

In re:  
Gerald C Eck  
Denise M Eck  
Debtors

Case No. 23-10800-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 01, 2024

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald C Eck, Denise M Eck, 1102 Ford Road, Bensalem, PA 19020-4517
14766455	Bay Area Credit Services, Permanently closed at reported address, Norcross, GA 30093
14849582	+ CrossCountry Mortgage, LLC, c/o Roger Fay, Esquire, ALBERTELLI LAW, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242
14768981	+ CrossCountry Mortgage, LLC, C/O Michael P. Farrington, Esquire, KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14766913	+ Sensible Auto Finance, 44 Old Ridgebury Rd, Ste 100, DANBURY CT 06810-5259
14766478	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14766451	+ Email/Text: bankruptcy@rentacenter.com	Feb 02 2024 00:26:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
14766452	+ Email/Text: bankruptcy@rentacenter.com	Feb 02 2024 00:26:00	AcceptanceNOW, 5501 Headquarters Drive, Plano, TX 75024-5837
14768455	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 02 2024 00:30:59	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14785697	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 02 2024 00:31:04	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14766453	+ Email/Text: ally@ebn.phinsolutions.com	Feb 02 2024 00:26:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
14766454	+ Email/Text: ally@ebn.phinsolutions.com	Feb 02 2024 00:26:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
14766456	^ MEBN	Feb 02 2024 00:18:41	Bay Area Credit Services, 4145 Shackleford Road, Norcross, GA 30093-3541
14766457	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 02 2024 00:30:48	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14766458	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 02 2024 00:31:31	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14766459	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 02 2024 00:30:45	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14766460	Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 02 2024 00:31:36	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
14767649	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 02 2024 00:30:46	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave.

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			Dept. APS, Oklahoma City, OK 73118-7901
14778808	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 02 2024 00:31:30	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14782175	+ Email/PDF: ebn_ais@aisinfo.com	Feb 02 2024 00:31:34	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14783374	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 02 2024 00:31:34	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14766462	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 02 2024 00:30:46	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14766461	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 02 2024 00:31:35	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14785044	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 02 2024 00:26:00	CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14766464	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 02 2024 00:26:00	Dovenmuehle Mortgage, Inc/Cross Country, 1 Corporate Dr, Lake Zurich, IL 60047
14766463	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 02 2024 00:26:00	Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 36, Lake Zurich, IL 60047
14766465	+ Email/Text: bknotice@ercbpo.com	Feb 02 2024 00:26:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14766466	+ Email/Text: bknotice@ercbpo.com	Feb 02 2024 00:26:00	Enhanced Recovery Company, Po Box 57547, Jacksonville, FL 32241-7547
14766467	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 02 2024 00:26:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14766468	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 02 2024 00:26:00	Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
14766469	+ Email/Text: bankruptcy@flagshipcredit.com	Feb 02 2024 00:26:00	Flagship Credit Acceptance, Attn: Bankruptcy, Po Box 965, Chadds Ford, PA 19317-0643
14766470	+ Email/Text: bankruptcy@flagshipcredit.com	Feb 02 2024 00:26:00	Flagship Credit Acceptance, Po Box 3807, Coppell, TX 75019-5877
14766471	+ Email/Text: bankruptcy.notices@hdfsi.com	Feb 02 2024 00:26:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
14766472	+ Email/Text: bankruptcy.notices@hdfsi.com	Feb 02 2024 00:26:00	Harley Davidson Financial, 3850 Arrowhead Drive, Carson City, NV 89706-2016
14774135	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 02 2024 00:26:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14766474	+ Email/Text: Bankruptcy@ICSystem.com	Feb 02 2024 00:26:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
14766473	+ Email/Text: Bankruptcy@ICSystem.com	Feb 02 2024 00:26:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
14767645	Email/PDF: resurgentbknotifications@resurgent.com	Feb 02 2024 00:31:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14766475	+ Email/PDF: cbp@omf.com	Feb 02 2024 00:30:49	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14766476	+ Email/PDF: cbp@omf.com	Feb 02 2024 00:30:44	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14804761	Email/Text: bnc-quantum@quantum3group.com	Feb 02 2024 00:26:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14782998	Email/Text: bnc-quantum@quantum3group.com		

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		Feb 02 2024 00:26:00	Quantum3 Group LLC as agent for, BLST SMS LLC & BB Allium Borrowing Trust, PO Box 788, Kirkland, WA 98083-0788
14766477	+ Email/Text: compliance@sensibleauto.com	Feb 02 2024 00:26:00	Sensible Auto Lending, 275 Middlesex Turnpike, Old Saybrook, CT 06475-4209
14766478	+ Email/Text: support@ymalaw.com	Feb 02 2024 00:26:00	Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor CrossCountry Mortgage LLC bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor CrossCountry Mortgage LLC mfarrington@kmlawgroup.com
PAUL H. YOUNG	on behalf of Joint Debtor Denise M Eck support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Gerald C Eck support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
REGINA COHEN	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
ROGER FAY	on behalf of Creditor CrossCountry Mortgage LLC rfay@alaw.net, bkecf@milsteadlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Gerald C Eck and Denise M Eck

Debtor(s)

Chapter: 13

Bankruptcy No: 23-10800-mdc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this February 1, 2024 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman  
Chief Judge, United States Bankruptcy Court